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## **Washington Water Power Enterprise, Avista Advantage, and NPC Reach Bill Processing Agreement**

PR Newswire, New York: Sep 21, 1998. pg. 1

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### **Abstract (Article Summary)**

SPOKANE, Wash. and LOUISVILLE, Ky., Sept. 21 /PRNewswire/ -- Washington Water Power's(1) (NYSE: WWP) national specialty billing and information services enterprise, Avista Advantage, and National Processing Co. (NPC), the operating subsidiary of ~~National Processing, Inc.~~ (NYSE: NAP), today announced an agreement under which NPC will begin providing bill processing services for a portion of Avista Advantage's more than 6,000 customer sites.

Avista Advantage currently processes nearly 15,000 bills monthly from 2,300 utilities nationwide as part of its consolidated billing service. As its base of customers has grown in recent months, Avista Advantage has been in search of a company that specializes in bill processing, scanning, and data entry to help ensure the continued timely processing of customer bills.

NPC will initially process bills for Avista Advantage customers in the East from its processing center in Atlanta. That transition should occur by the end of September, [Gerry] Crooks said. Within 90 days, NPC should be processing the majority of bills for Avista Advantage customers. Avista Advantage will continue to perform in-depth analysis of the billing data and financial consolidations for all its customers and will continue to process bills for a number of its Pacific Northwest-based customers sites.

### **Full Text (889 words)**

Copyright PR Newswire - NY Sep 21, 1998

Industry: UTILITIES

NPC Will Provide Gains in Efficiencies as Avista Advantage Continues Strong

Customer Growth

SPOKANE, Wash. and LOUISVILLE, Ky., Sept. 21 /PRNewswire/ -- Washington Water Power's(1) (NYSE: WWP) national specialty billing and information services enterprise, Avista Advantage, and National Processing Co.

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"The Avista Advantage arrangement with NPC will help us serve our customers more effectively and at a lower cost," said T.M. Matthews, chairman and chief executive officer for Washington Water Power. "This agreement also allows us to invest in the growth of our business, and it frees up the time and energy of our talented people at Avista Advantage to do what they do best -- develop innovative products and services that save our customers money and help them run their operations more effectively."

According to Avista Advantage President and Chief Operating Officer Gerry Crooks, NPC had the right mix of products and services "to meet the needs of our customers and take us to the next level in bill processing."

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"The Avista agreement highlights NPC's strengths in finding value-added solutions," said Steve Whitman, NPC vice president, corporate services. "The combination of NPC's front-end mail services and data capture with imaging will enhance the services Avista Advantage provides to its clients."

NPC will open, prep and sort incoming utility bills from Avista Advantage clients. The variable data from each bill will be captured and transmitted to Avista Advantage for processing. NPC will also produce an electronic image of each bill and forward the image to Avista Advantage.

"Transitioning Avista Advantage's bill processing and data entry functions to NPC makes sense given the strong customer growth Avista Advantage has seen in recent months and the significant growth we expect in the near term," Crooks said.

Crooks added that he was impressed with NPC's expertise and its commitment to technology development and improvements. Both were key factors in the decision to contract with NPC. He also cited Avista Advantage's desire to place additional emphasis on its core competency of in-depth bill analysis.

Crooks said Avista Advantage will continue to focus on the expansion of its proprietary ACIS product line, with a primary emphasis on financial consolidations and in-depth bill analysis. ACIS -- the Advantage Customer Internet Site -- provides national, multi-site commercial customers with the first integrated utility reporting tool via the Internet. Avista Advantage utilizes ACIS technology to deliver real-time energy usage data and analysis through a flexible Internet-based reporting environment. Facility managers then use the information to evaluate the effectiveness of cost-saving energy programs to make comparisons across multiple sites.

NPC provides a variety of customized financial and administrative functions for several hundred companies including major U.S. corporations on the Fortune 500 list. Through agreements with these companies, NPC finds innovative, customized solutions to enhance business and customer service performance.

NPC, an operating subsidiary of **National Processing, Inc.** (NYSE: NAP), is a leading provider of transaction processing services and customized processing solutions. Deploying technology and applications software, NPC provides products and value-added services which include processing of card and check transactions for merchants, outsourcing of administrative and financial functions, and ticket processing and settlement for providers of travel-related services. NPC can be found on the world wide web at <http://www.npc.net>. Approximately eighty-eight percent of **National Processing Inc.** is owned by **National City Corporation** (NYSE: NCC).

**Avista Advantage**, a national specialty billing and information services company, is headquartered in Spokane, Wash. The company now serves more than 6,000 customer sites in 49 states. Avista Advantage is a subsidiary of Avista Capital., a wholly owned subsidiary of Washington Water Power (NYSE: WWP). Washington Water Power,

with consolidated annual revenues of more than \$2 billion, is an energy services company with utility and subsidiary operations located throughout the United States. On Jan. 1, 1999, Avista Corporation will become the parent company's new name, with the company's stock traded under the ticker symbol "AVA." For more information about Washington Water Power and Avista Advantage, visit the website <http://www.wppco.com>.

(1) This disclaimer is required by the California Public Utilities Commission (R.97-04-011). Avista Advantage, Inc. is not the same as The Washington Water Power Company. Avista Advantage, Inc. is not regulated by the California Public Utilities Commission. A customer does not have to buy products from Avista Advantage, Inc. in order to receive quality services from The Washington Water Power Company. SOURCE Avista Advantage

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## Present bills any way the customer wants them

Bill Walker, Bank Systems & Technology, New York: Jan 1999, Vol. 36, Iss. 1; pg. S8, 3 pgs

[» Jump to full text](#)**Author(s):**Bill Walker**Publication title:**Bank Systems & Technology, New York: Jan 1999, Vol. 36, Iss. 1; pg. S8, 3 pgs**Source Type:**

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Copyright Miller Freeman Inc. Jan 1999

Electronic delivery of consumer bills is expected to grow rapidly during the next five years, fueled by expanded usage of the Internet and home computers.

To remain competitive, billers will need to offer electronic bill presentment and payment (EBPP) to their customers, even though most of their bills will still be delivered via traditional print and mail operations. The challenge for billers is to manage these two delivery processes effectively. Until now, billers have implemented EBPP as pilot projects, separate from their paper billing operations. As the volume of electronic bills grows, the need to integrate EBPP with paper billing operations will also grow.

This integration will simplify the movement of customers from one delivery method to another, improve marketing efforts, ensure seamless customer service, streamline data processing and measure the performance of the entire billing operation. While a pilot program can be a useful introduction to EBPP, systems and processes that work in a pilot project may not scale to high-volume operations.

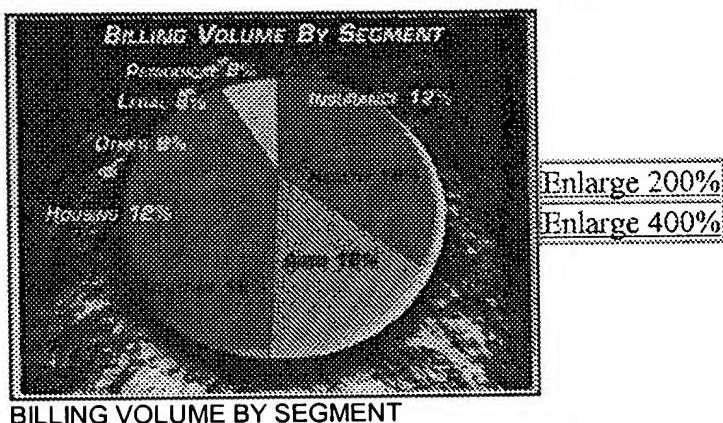
Today's Billing Environment Industry analysts said that more than 15 billion recurring consumer bills are processed in the United States each year. The largest billing industries are financial services, healthcare, utilities and insurance. Nearly onethird of billing volume is generated by the financial services industry through auto and home loan statements.

Electronic bill delivery is still in its infancy, accounting for a tiny fraction of all bills delivered, but it is expected to grow rapidly during the next five years. Piper Jaffray forecasts that 535 million bills will be presented electronically by 2001, a compound annual growth rate of 275% from 1997. This increase will be enabled by growth in Internet usage and home computers and fueled by the benefits of EBPP to consumers and billers. According to a recent study by International Data Corp., a Farmington, Mass.-based technology research firm, the percentage of all personal computers and network computers that access the Internet will grow from 53% at start of 1999 to 87% by

the end of 2002.

The percentage of U.S. households with personal computers is expected to grow from 45% in 1997 to 66% in 2005. Many of these households are already engaged in on-line banking, on-line investing, and automated bill payment. Forrester Research, a Cambridge, Mass.-based technology research firm, predicts that the number of online investing accounts will grow from 1.5 million in 1996 to 10 million in 2001. Currently, about 47% of U.S. households use direct payment, including bank drafts and other forms of automated bill payment, for at least one type of payment and another 17% say they would use it if it were available to them. As EBPP becomes more available and familiar to consumers, its benefits are likely to convert more interested observers into users. The average U.S. home receives 10 to 1 recurring bills per month, and EBPP can eliminate much of the time required to collect, sort, open, analyze, pay, mail, file and revisit those bills. Consumers also save money by avoiding postage, check and service fee costs. Users of personal financial management software programs, such as Intuit's Quicken and Microsoft Money, also find it more convenient and accurate to load electronic bill payment data into these programs, instead of entering data manually from a paper bill. EBPP can reduce biller costs, improve cash flow and expand marketing opportunities. Electronic bill presentment requires no paper, envelopes or postage.

Together, these variable costs typically range from 50 cents to 75 cents per paper bill, or \$500,000 to \$750,000 for every million bills. Electronic bill payments also reduces the cost of handling paper remittances at an estimated cost of \$1 per bill.



BILLING VOLUME BY SEGMENT

Cash flow is improved through reductions in the outbound and inbound bill float cycle, including mailing (which can take 1 to 5 days), payment processing (1 to 3 days) and funds availability (zero to 2 days). It is estimated that a one-day savings in the bill float cycle can result in annual savings of more than \$200 million. By eliminating the time required to print, stuff and sort paper bills, EBPP also makes other cost savings possible.

EBPP expands opportunities for cross-selling and improving customer relationships. Paper bills are limited in their ability to convey marketing messages by postal weight restrictions, and they are unable to record and track a range of customer responses. Electronic delivery allows virtually unlimited ability to change marketing messages and enables billers to keep track of their customers' responses automatically.

**The Need for Integrated Billing Processes** As electronic billing grows, the need to integrate electronic and paper billing processes also grows. Effective integration includes the following components: managing customers' delivery preferences; accessing and preparing data from legacy billing systems; implementing one-to-one marketing programs; supporting customer service requests, and providing management feedback on performance measurements.

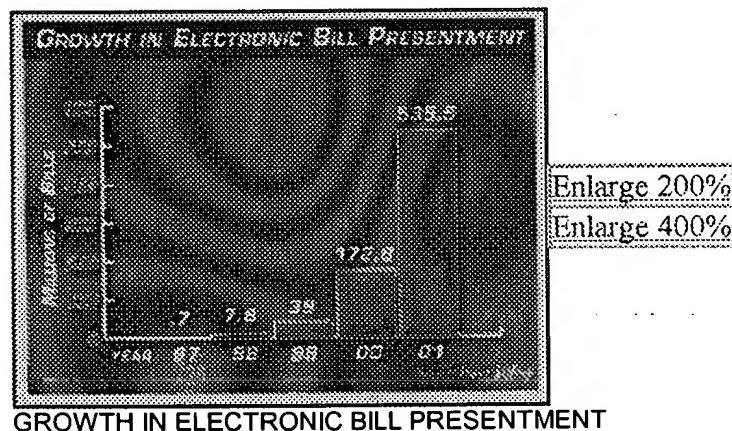
If customers can choose how they receive their bills, billers must be able to capture and track their delivery preferences. Customers may receive electronic bills directly from the biller or from a third party, such as a bill consolidator or a financial institution. Billers must be able to accept enrollment information from many sources, validate the information, and change the way the customer's bill is processed and

delivered.

Integration becomes even more important when customers want to ease into electronic billing by receiving two versions of the same bill—print and electronic—for several billing cycles. Dual delivery is simplified by an integrated billing process where both bills are automatically produced and a message is added to the paper bill identifying it as a duplicate of the electronic bill. Regardless of the delivery method, the billing process begins by preparing customer data from a billing system. These are typically legacy systems that produce a print stream of summary data and transaction details for each customer account. For electronic delivery, the data in this print stream must be parsed and converted into a format suitable for presentation on the Internet, using HyperText Markup Language (HTML).

For paper delivery, this print stream also must be manipulated before printing to add finishing equipment instructions, verify addresses for postal discounts and improve the appearance of the bill. This data preparation process can be integrated for electronic or paper delivery, using common tools for print stream manipulation. A single tool set for both delivery methods can reduce training and support costs. One-to-One Marketing Successful companies build relationships with the customers through communication that is tailored to each customer's known needs and preferences. Because a monthly bill or statement is usually the primary communication that a customer receives from a company, it is a marketing opportunity, as well as an administrative necessity. These one-one marketing programs can be implemented through messages printed on paper bills and through carefully chosen marketing inserts that accompany bills. The selection of messages and inserts can be based on customer profile information or on the content of the bill. Electronic bill delivery provides even greater flexibility for implementing one-one marketing programs. Electronic inserts, or advertising banners, can minimize the effects of paper's weight and space restrictions because they require no postage and can be changed as often as necessary, so that customers are exposed to many different sets of messages. They can also be linked to other web sites or documents, so much more information can be conveyed to the customer.

An integrated system allows the marketing organization to plan and implement tailored messages for specific customer segments, whether the message is delivered via a graphic image on an Internet bill or via a paper insert in an envelope.



GROWTH IN ELECTRONIC BILL PRESENTMENT

Supporting Customer Service Requests Another element of building strong customer relationships is providing timely and effective service when customers have questions about their bill.

As delivery options expand, it becomes more difficult for the customer service representative to answer questions about an individual bill. The second page of a paper bill, for example, may contain different information than the second page of its electronic counterpart.

Electronic versions may vary depending on which web site is used to view them. An integrated system should provide customer service representatives with information about each customer's delivery method and allow them to access an image of the bill, as it appears to the customer.

If electronic bill delivery is not linked to customer service, then the postage and paper savings of electronic billing can quickly be outweighed by the cost of prolonged customer service calls. Separating electronic bill delivery from paper billing cripples management efforts to gain feedback on the overall customer billing process. Separate processes can result in redundant reporting systems, inconsistent measures and inconsistent data definitions.

Status of Performance Reports on the status and performance of the paper billing process should be integrated with feedback from the electronic delivery process to provide a comprehensive view of the entire billing process.

Currently, there exists a high-level architecture that integrates paper and electronic delivery of bills. This architecture converts a single print stream from the existing billing system, then routes and transforms each customer's bill, based on their delivery preference. The creation and delivery processes for electronic and paper bills are linked to a common report imaging and control system, customer service system and marketing applications. The Print Stream Routing and Transformation module manages customer delivery preferences and validates new enrollment requests for electronic delivery. When a customer signs up for electronic delivery their next bill is automatically re-routed from the paper to the electronic process. If desired, this module can also send a paper bill and an electronic bill for a specified period. For paper bills, the Print Stream Routing and Transformation module can improve the appearance of the bill through reformatting, add customized marketing messages to the bill and generate instructions for selective inserting of additional marketing messages into the envelope.

**Electronic Bill Creation and Delivery** The architecture supports several alternative models for creation and delivery of electronic bills. In a "direct" model, the electronic bill creation occurs at the biller's web site, and customers access the biller's Web server to view and pay their bills.

This model provides a direct link between the biller and its customers, but forces customers to visit multiple web sites to pay all their bills. In a "thick consolidator or outsource" model, customers access all their bills at a consolidator's Web site and the biller merely sends the bill data to the consolidator. Customers gain the ability to pay many bills at one web site, but the biller loses direct contact with customers.

Finally, in a "thin consolidator" model, the bill sends summary data to a consolidator, but maintains the bill transaction detail on its web server. Customers can see summary data on all their bills\* at the consolidator's Web site and are automatically transferred to the biller's Web site if they want to review the details of a particular bill. The biller maintains direct contact with its customers when they view this bill detail.

All of these alternative models can be supported within the architecture through changes in the output of the Print Stream Routing and Transformation module. This module can transform the summary and detail data in the billing print stream into standard formats for integration with internal EBPP Web servers or systems at one or more consolidators.

**E-Billing Expected to Grow** Although electronic billing represents a small portion of all bill delivery, its use by customers is expected to grow dramatically as it becomes more available and familiar to them.

High-volume billers—such as financial institutions, utilities, healthcare organizations and insurance companies—will need bill delivery systems that integrate electronic and paper billing functions. This integration will simplify movement from one delivery type to another, improve customer service, enhance marketing efforts, streamline data processing and improve performance measurement reporting.

An integrated system will allow dual delivery of paper and electronic bills for those who want a slow transition to electronic bill delivery. It also will allow customer service representatives to retrieve information, as it appears to customers. Marketing campaigns will get a boost from the increased flexibility and freedom from space and weight restrictions offered by electronic billing. Integrated system allows billers to coordinate their paper and electronic marketing efforts better.

Common software tools for print stream manipulation enable data preparation for print and electronic bills to be integrated, reducing training and technical support costs.

Integrated systems also improve overall performance reporting by reducing the likelihood of redundant reporting systems, inconsistent measures and inconsistent data definitions.

**[Author Affiliation]**

Bill Walker is executive director for digital messaging at Bell & Howell Mail Processing Systems, based in Research Triangle Park, N. C.

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